

Utah Medical Association

Position Statement from the Task Force for Access to Healthcare Executive Summary

The position statement from the UMA Task Force for Access to Healthcare begins with the guiding statement that all people in Utah must have equitable access to needed healthcare that is affordable and of high quality. Currently, more than 300,000 Utahns are uninsured and at least an equal number are underinsured. The current system of "coverage" for the uninsured is expensive, inefficient, and does not fairly distribute the expense of this healthcare.

Any proposed solution to the current crisis must embrace several guiding principles resulting in a healthcare system that

Equitably provides a basic package of needed healthcare to all who live in Utah. This basic healthcare package should require persons to participate in their healthcare choices and to bear a portion of the expense requisite with individual resources; provide choice of healthcare provider; provide incentives for healthy living and responsible utilization of services; promote obtaining primary and preventive healthcare; be portable and continuous; fairly distribute the cost of care; maintain a pool of quality medical providers; provide timely care; and promote efficiency and minimal administrative costs

Any framework for healthcare reform should take the following observations into consideration:

- 1) Given that all persons will require healthcare during their lifetimes, the cost of the system should be shared throughout society and coverage should be required. Although the cost to the individual should be based on the individual's ability to pay, healthcare is most effective when the individual has some financial responsibility for the care obtained and personal responsibility and accountability are essential.
- 2) Basic coverage must include primary and evidence-based preventive services to avoid more costly emergency and chronic care, and costs, quality measures, and reimbursement should be transparent. Healthy lifestyles should be incentivized.
- 3) Premiums should be based on a common risk pool which will spread risk across a large number of insureds and insurance should be portable and allow choice.
- 4) The Governor's insurance exchange (similar to the Massachusetts model) could address the problem of affordable insurance for small businesses by spreading the risk among a larger number of small companies (with perhaps PEHP as a starting nucleus) and allowing a tax subsidy for insurance and may be a good starting point to formulate a plan.